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TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, GEORGE CHANDLER and PATTI L. CHANDLER

(hereinafter referred to as Mortgagor) is well and truly indebted unto

RONALD R. RICCHI 4357 Nassaw Way, Marietta, Ga 30067

(hereinafter referred to as Mortgagee) as exidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

according to the terms of a note of even date,

with interest thereon from date at one rate of 12 per centum per annum, to be paid: September 1, 1999

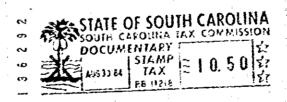
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid dabt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargaired, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville

All that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the City of Mauldin, being known and designated as Lot No 132 on plat of Forrester Woods Section 7, said plat being recorded in the RMC Office for Greenville County in Plat Book 5-P at Page 21 and 22, reference to which is hereby made for a more complete description thereof.

This is the same property conveyed to the Grantors herein by the Deed of Ronald R. Ricchi, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1220 at Page 608, recorded on Aug. 30, 1984.



Together with all and singular rights, members, herditaments, and opportenences to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is towfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is fasfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor further towers and all persons whomspever family claiming the same or any part thereof.

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